

**This listing of claims will replace all prior versions, and listings of claims, in the application.**

**Listing of Claims:**

Claim 1. (currently amended) A ~~system~~ computer-readable medium encoded with a data structure for managing transaction information, comprising:

    a party file having a plurality of party records, each of said plurality of party records having party information relating to one of a plurality of parties;

    an account file having a plurality of account records, each of said plurality of account records having account information relating to one of a plurality of accounts; each of said plurality of account records including a link to at least one of said plurality of party records; and

    a transaction file having a plurality of transaction records, each of said plurality of transaction records having transaction information relating to one of a plurality of transactions; each of said plurality of transaction records including a link to one of said plurality of account records.

Claim 2. (currently amended) The ~~system~~ computer-readable medium of claim 1, wherein said plurality of parties includes at least one principal party and each of said plurality of account records includes a link to one of said plurality of party records having information relating to said at least one principal party.

Claim 3. (currently amended) The ~~system~~ computer-readable medium of claim 2, wherein said plurality of parties includes at least one order placer party and each of said plurality of account records

includes a link to one of said plurality of party records having information relating to said at least one order placer party.

Claim 4. (currently amended) The ~~system~~ computer-readable medium of claim 3, wherein said plurality of parties includes at least one salesperson party and each of said plurality of account records includes a link to one of said plurality of party records having information relating to said at least one salesperson party.

Claim 5. (currently amended) The ~~system~~ computer-readable medium of claim 4, wherein said plurality of parties includes at least one booking company party and each of said plurality of account records includes a link to one of said plurality of party records having information relating to said at least one booking company party.

Claim 6. (currently amended) The ~~system~~ computer-readable medium of claim 5, wherein said plurality of parties may include a guarantor party.

Claim 7. (currently amended) The ~~system~~ computer-readable medium of claim 1, wherein at least one of said plurality of party records has a hierarchical relationship field, a first of said plurality of party records having party information relating to a first party and a second of said plurality of party records having party information relating to a second party, said first party and said second party have a hierarchical relationship, wherein said hierarchical relationship field of said first of said plurality of party records and said hierarchical relationship field of said second of said plurality of party records indicate said hierarchical relationship.

Claim 8. (currently amended) The ~~system~~ computer-readable medium of claim 7, wherein said hierarchical relationship indicates that said first party is a parent of said second party.

Claim 9. (currently amended) The ~~system~~ computer-readable medium of claim 1, wherein at least one of said plurality of party records has a party relationship field, a first of said plurality of party records having party information relating to a first party and a second of said plurality of party records having party information relating to a second party, said first party and said second party have a party relationship, wherein said party relationship field of said first of said plurality of party records and said party relationship field of said second of said plurality of party records indicate said party relationship.

Claim 10. (currently amended) The ~~system~~ computer-readable medium of claim 9, wherein said party relationship is a guarantor-guarantee relationship.

Claim 11. A method for managing transactional information, comprising the steps of:

- forming a party file having a plurality of party records, each of said plurality of party records having party information relating to one of a plurality of parties;
- forming an account file having a plurality of account records, each of said plurality of account records having account information relating to one of a plurality of accounts;
- linking each of said plurality of account records to at least one of said plurality of party records;

forming a transaction file having a plurality of transaction records, each of said plurality of transaction records having transaction information relating to one of a plurality of transactions; and

linking each of said plurality of transaction records to one of said plurality of account records.

Claim 12. The method of claim 11, wherein said plurality of parties includes at least one principal party and said at least one of said plurality of party records has information relating to said at least one principal party.

Claim 13. The method of claim 12, wherein said plurality of parties includes at least one order placer party and said at least one of said plurality of party records has information relating to said at least one order placer party.

Claim 14. The method of claim 13, wherein said plurality of parties includes at least one salesperson party and said at least one of said plurality of party records has information relating to said at least one salesperson party.

Claim 15. The method of claim 14, wherein said plurality of parties includes at least one booking company party and said at least one of said plurality of party records has information relating to said at least one booking company party.

Claim 16. The method of claim 15, wherein said plurality of parties includes at least one guarantor party and the method further comprises the step of:

linking at least one of said plurality of account records to one of said plurality of party records having information relating to said at least one guarantor party.

Claim 17. A method of determining the risk associated with a plurality of transactions stored in a system, said system having a party file having a plurality of party records, each of said plurality of party records having party information relating to one of a plurality of parties, said system having an account file having a plurality of account records, each of said plurality of account records having account information relating to one of a plurality of accounts; each of said plurality of account records including a link to at least of said plurality of party records, said system having a transaction file having a plurality of transaction records, each of said plurality of transaction records having transaction information relating to one of a plurality of transactions; each of said plurality of transaction records including a link to one of said plurality of account records, the method comprising the steps of:

selecting a party from said plurality of parties;

identifying any parties related to said party;

retrieving from said account file those of said account records wherein said party or said related parties is a principal;

identifying all transaction records linked to said those of said account records; and

determining an aggregate risk exposure for all transactions of said all transaction records.

Claim 18. The method of claim 17, further comprising the steps of:

identifying all guarantors associated with said those of said account records;

identifying all guarantors of said party;

determining a total guarantee amount; and

wherein the determining step includes the steps of:

evaluating the aggregate risk exposure in view of the total guarantee amount.

Claim 19. The method of claim 17, wherein each of said plurality of party records have a hierarchical relationship field for indicating the existence of a hierarchical relationship with another of said plurality of party records, wherein said related parties are identified via said hierarchical relationship field.

Claim 20. The method of claim 18, wherein each of said plurality of party records have a party relationship field for indicating the existence of a party relationship with another of said plurality of party records, and wherein said party relationship includes a guarantor-guarantee relationship, wherein said all guarantors of said party are identified using via said party relationship field.

Claim 21. (currently amended) A method of using a computer for managing transactional information, comprising the steps of:

forming a party file having a plurality of party records on said computer, each of said plurality of party records having party information relating to one of a plurality of parties;

forming an account file having a plurality of account records on said computer, each of said plurality of account records having account information relating to one of a plurality of accounts;

linking each of said plurality of account records to at least one of said plurality of party records;

forming a transaction file having a plurality of transaction records on said computer, each of said plurality of transaction records having transaction information relating to one of a plurality of transactions; and

linking each of said plurality of transaction records to one of said plurality of account records.